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① Insurance host server 130 includes conventional components, such as processor 235, memory 245, I/O controller 250, and network interface 260. The processor 235, memory 245, I/O controller 250, and the network interface 260 are interconnected through a bus 240. Mass storage 255 is interconnected to the system through I/O controller 250. The architecture illustrated in insurance host server 130 is typical for a "PC" type computer, although any type of computer capable of running an Internet web server is contemplated in systems consistent with the invention. While a PC typically runs WINDOWS® software from Microsoft Corporation, a web server can run on any number of hardware and operating system combinations, such as MacOS, WINDOWS 2000, LINUX, VMS or SOLARIS operating systems. Network interface 230 may be a modem, cable modem, DSL modem, or any type of network adapter. In addition, mass storage 255 may be local and connected to the I/O controller as shown, or it, or additional database storage, may be located remotely from the insurance host server via the network interface 230.

IN THE CLAIMS:

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① (Three Times Amended) A method of evaluating line item data, the method comprising the steps of:
- displaying at least one line item;
 - accessing a database of excluded vendors and authorized vendors;
 - displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade;
 - accessing vendor data associated with the list of authorized vendors and the list of excluded vendors;
 - receiving a selection of at least one vendor from the list of authorized vendors; and
 - receiving authorization from a claim handler to execute payment of the selected at least one line item.

D5 15. (Three Times Amended) A system for evaluating line item data, comprising:

- a processor for executing programs; and
- a memory for storing a program executable by the processor, the stored program including instructions for (i) displaying at least one line item; (ii) accessing a database of vendors having a list of authorized vendors and a list of excluded vendors ; (iii) displaying the list of authorized vendors and the list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade; (iv) accessing vendor data associated with the list of authorized vendors and the list of excluded vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors ; and (vi) receiving authorization from a claim handler to execute payment of the selected at least one line item.

D6 29. (Three Times Amended) A computer readable medium containing instructions for controlling a computer system to perform a method for evaluating line item data, the method comprising:

- displaying at least one line item;
- accessing a database of excluded vendors and authorized vendors;
- displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade;
- accessing vendor data associated with the list of authorized vendors and the list of excluded vendors;
- receiving a selection of at least one vendor from the list of authorized vendors; and
- receiving authorization from a claim handler to execute payment of the selected at least one line item.

D7 44. (Twice Amended) A method of evaluating line item data, the method comprising the steps of:

displaying at least one line item;
accessing a database having a list of excluded vendors and authorized vendors;

comparing the list of authorized vendors and the list of excluded vendors with the at least one line item, wherein the authorized vendors are from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade;

displaying vendor data on the availability of the upgrade for the at least one line item;

receiving a selection of at least one vendor from the list of authorized vendors that corresponds with the at least one line item; and

receiving authorization from a claim handler to execute at least one payment of the selected at least one line item.